

In re:
Stephanie L. Mines
Debtor

Case No. 20-13062-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 04, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db	+ Stephanie L. Mines, 6137 N. Marshall Street, Philadelphia, PA 19120-1330

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: megan.harper@phila.gov	Nov 05 2022 00:07:00	CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division, Philadelphia, PA 19102-1595
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 05 2022 00:06:47	Orion (Verizon), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com

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BRIAN CRAIG NICHOLAS

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov edelyne.jean-baptiste@phila.gov

ROBERT J. DAVIDOW

on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com

RONALD G. MCNEIL

on behalf of Debtor Stephanie L. Mines r.mcneil1@verizon.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
for the Eastern District of Pennsylvania

In re	:	Case No. 20 - 13062
Stephanie L. Mines	:	(Chapter 13)
Debtor.	:	
	:	Hon. Magdeline D. Coleman
	:	

ORDER

AND NOW, upon consideration of Debtor's Amended Motion to Sell Property Free and Clear of Liens, upon notice to all interested parties, upon the filing, and any responses thereto, and after a hearing before the Court and for good cause shown, it is hereby

ORDERED, that Debtor is authorized to sell her real property located at 6137 No. Marshall Street in the City and County of Philadelphia, within the Commonwealth of Pennsylvania 19120-1330 ("The Property"), for the sale price of \$200,000.00, pursuant to the terms of a certain real estate agreement of sale dated as of September 28, 2022, to the buyer thereunder, Angela Kirby ("Buyer"), who has been represented to be purchasing the Property at arms-length.

Debtor shall pay in full her mortgage lien from the closing proceeds, pursuant to a proper payoff quote obtained prior to and good through the closing date. The City of Philadelphia's statutory liens and judicial liens, if any, will be paid at closing in amounts necessary to provide the Buyer with clear title. Upon the payment of these liens, these creditors will amend their proof of claim. The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyer, shall be distributed substantially in the following manner:

1. Ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters \$ 3,875.00
2. Freedom Mortgage Corp. \$ 120,000.00 **

3.	City of Philadelphia's statutory liens and judicial liens	\$ <u>1,856.01</u> **
4.	Property repairs, if any	\$ _____
5.	Real estate commission, at no greater than 6%	\$ <u>12,000.00</u>
6.	Realty Transfer taxes	\$ <u>4,278.00</u>
7.	Attorneys' fees (Ronald G. McNeil, Esquire)	\$ <u>369.92</u>
8.	Any small (less than \$300) allowances agreed to be made to Buyer to settle any unforeseen dispute arising at settlement	\$ _____
9.	Other	\$ _____
	TOTAL	\$ <u>143,378.93</u>

** - these are preliminary figures which should change before Settlement

After paying all liens in full and all costs of sale, the title clerk shall pay to Kenneth E. West, Esquire, Chapter 13 Standing Trustee, approximately \$1,866.00, as the amount to satisfy Debtor's confirmed Chapter 13 Plan.

The title clerk shall fax [(215) 627 - 6299] a completed HUD-1 or settlement sheet from the closing directly to the Office of the Chapter 13 Standing Trustee, Kenneth E. West, Esquire, immediately upon the close of the settlement, and the Trustee shall promptly notify the title company of his approval or objections to the sums to be disbursed. Upon Trustee's approval, the title clerk shall complete closing.

DATE: November 4, 2022

BY THE COURT



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE